

October 6, 2011

I am here to express concern about House Bill, **HB 4936**. I am asking that you vote a loud **NO!!!!**

I understand the need to reform the auto insurance industry but this is not the way to do it. I am very concern how this bill would hurt the people who live in Michigan and have been in an auto accident in the past and in the future. When I read the bill (yes I read the whole bill multiple times to try to understand it and make my own decision concerning it) I notice one glaring issue and multiple other problems.

In the attendant care portion of the bill it talks about the care rendered. At no time does it mention monitoring and assisting for **Safety Issues**. The problems many individuals who sustain head injuries in car accidents is that they have safety issues including: falls, seizures, wandering away, inappropriate behavior. These can not be managed in 8 hours. These are 24/7, 365 days a year issues, where someone has to be with the individual all the time. You can not predict when a person will fall and need assistance getting up, when someone will have a seizure, wander off or exhibit inappropriate behavior that will land him in jail or prison. These individuals do not meet the criteria for nursing homes or group homes but must have someone with them at all times. Also what if a person is becomes quadriplegic due to the auto accident, will they have to decide which 8 hours in the day that they will eat, drink, be repositions (without which he will develop sores that will place him in the hospital and could kill him). Family member often (myself included) give up their careers to take care of love ones, careers where we earned more than \$11 a hour. Out of that \$11 an hour we will have to pay all living expenses including health insurance for our self and the injured person. This is because the injured person is no longer able to work at his former job if he needs attendant care. So now the family has lost 2 incomes. And we have more expenses. Also included in the bill is that those who care for the individual needs to be certified or license to receive a higher rate, but still only 8 hours a day. We have just completed a lawsuit with our insurance company that lasted 8 years for attendant care. They did not inform us that he was eligible for attendant care benefits and when we found out and received and presented a script for it, they ignored us, then lied to us, rewrote the script. And this was after there independent evaluators stated he needed 24 hours of care! Then at last paid it. In the process they informed our attorney that I had no more training then a high school drop out. I am a trained nurses aide, I was license by the State for 9 years as an EMT (emergency medical technician) and am a Master level Social worker, license by the State of Michigan for over 20 years. What more training do they want? They say the rates are too high. We finally settled on \$12.50 per hour for 3 years and then they will negotiate again; to see that he needs continue care and at what rates. At no time are we guaranteed these benefits, we have to prove that they are reasonable and medically necessary at the time of service. We are currently having trouble with our insurance company over two services that they are denying as medically necessary.

Also medical expense are ever increasing and most auto owners will only take the basic insurance offered because of the natural thought is; it will never happen to me. I understand this

bill was to encourage those who do not buy insurance to do so because of the cost will be lower if spread over more drivers. But I did the math. Personal injury protection insurance, which we are talking about accounts for about 30% of the auto insurance rates. 15 % is what the insurance companies say we will save. Therefore based on this math this bill will lower the cost of insurance by only \$4.50 per \$100 with no guarantee that it will stay lower. For me that is about \$50 per year or about \$0.14 per day. It is not guarantee that they will lower our rates nor for how long. I would also have to pay more than \$0.14 per day for increase liability insurance under this bill. Not enough to warrant changing the insurance. I have worked with many families who did not have insurance on their cars. I encourage them to do so and was told repeatedly "why, the car not worth it and if I am hurt the other drivers insurance will cover me or the state will." Just this week someone told me I had to choose between paying DTE or the auto insurance, I chose my lights. This bill will not correct that. (A thought, how about capping those who do not have insurance. Since this is what the insurance company are saying is raising our rates. ) What I do know is \$250,000 is not enough if you have a permanent injury to assist you for the rest of your life. It will not rehabilitate you and will cost your family and the tax payers much more. As a Social Worker one of the hardest things I had to do was to tell a family member that there was no money for therapy for their child who was living in a nursing home (ages 10 -30) and there was no money for them to take their child home to care for them themselves (as they would have to give up working) as the Medicaid waiver program was full. And there child would in likelihood die in the nursing home with out the needed care and treatment, that would allow them to be able to function in society.

This week I heard ads on the radio about this bill. They stressed that your health insurance would and should pick up the bill if you are hurt in an auto accident. This included Medicare and was reference to directly. Medicare will not cover auto accidents. They are a payer of last resort and will not cover auto injuries. Health insurance have caps on treatment often 20- 60 treatment of physical therapy, at 3 times a week that will be 7-20 weeks, That would not cover a person with a severe injury that breaks multiple bones, or cause a person to have to relearn to walk again. And there is no health insurance in Michigan that covers cognitive therapy for those with a TBI, (head injury). They do not cover some of the braces and other adapted equipment that is needed for a person with serve injury. My husband is currently wearing braces that assist him in walking, and without he would be in a wheelchair. These were not available when he was first hurt, Nor were they available when he again started to have problems with walking 4 years ago, due to the car accident he was in. He has an abnormal gait and it has destroyed his knee (it needs to be replaced) and ankle. His foot tries to flip over when he walks. The doctors wanted to cut his foot in half and re-align the bones. This would cost about \$50,000 and require him to be in a wheel chair 3-4 months and months of costly therapy. We then discussed his problem with Axio – bonics, a new company that moved to this state due to our insurance laws. Mr. Muccio was able to create braces for his legs that allows him to walk. The braces cost \$8000 a piece, but what is the price of being able to walk. If this bill was in effect when he was hurt he would be in a wheelchair today.

My husband was in an auto accident 33 years ago and because he was given appropriate treatment he became a productive member of society (graduated from high school, college, been

married for 24 years, and worked most of those years) vs. living in a nursing home which is what the insurance company and doctors predicted and wanted his parents to do. With the changes in the auto insurance that is proposed in this bill those who are hurt like he was will be in a nursing home, dependent on Medicaid to pay the bills. My husband now needs attendant care because as he becomes older the long term consequences of his injuries cause him to fall often and he needs to be monitor for this and other issues. The insurance company is constantly monitoring his treatment and even insisted that we have a outside case manager to over see it. This is even though as a social worker this is what I do as a living. This is an additional cost that the insurance company chose to pay. They were hoping that she would find something that was not needed. This was not the case and she to the adjusted that she was surprise at how well I was keeping expenses down and was not trying to do make them pay for unnecessary expenses.

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Sincerely  
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